

SEP 2 5 2006

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SEP 25 2006

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:

10/664,483

Confirmation No.: 4368

Applicant(s): Becerra et al.

Filed:

September 19, 2003

Art Unit:

3626

Examiner:

Cobanoglu, Dilek B.

Title: SYSTEMS AND METHODS FOR PROVIDING INSURANCE AND NON-

INSURANCE PRODUCTS

Docket No.: 06128/260159

Customer No.: 00826

Mail Stop Amendment Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT Under 37 C.F.R. § 1.121

Sir:

In response to the Office Action dated March 23, 2006, please amend the aboveidentified application as follows:

Amendments to the Claims are reflected in the listing of claims beginning on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.